

## Investors Bank eAccess Checking Account Disclosure

Refer to the separate “Service Charge Schedule for Personal Accounts” and “Terms and Conditions for Your Personal Account” disclosure, copies of which have been provided and made available to you electronically, for additional information. Any conflict between the “Service Charge Schedule for Personal Accounts” or the “Terms and Conditions for Your Personal Account” and this disclosure shall be resolved in favor of this disclosure.

- **Location of Account:** Your eAccess Checking Account is located in New Jersey.
- **No Check Writing Capabilities:** This account does not permit paper checks. Bill pay functionality and other electronic payment options are available through Investors Bank Online Banking.
- **Other Requirements:** This is a personal account and may be maintained only as an Individual Account or as a Joint Account with survivorship.
- **Minimum Balance to Fund the Account:** A minimum deposit of \$50 is required to fund this account.
- **Interest Rate Information:** This is a non-interest-bearing account.
- **Transaction Limitations:** This account is an electronic transfer only account; transactions are only permitted as outlined in this disclosure.
  - **Deposits:** Deposits to this account may be made in any form other than a transfer from or check drawn against an existing Investors Bank account. Deposits to this account are permitted to be made at any time in the form of ACH direct deposit, incoming wire transfer, or by check via mail or Mobile Deposit. In the case of Mobile Deposits, Investor Bank requires the check endorsement to contain the words FOR MOBILE DEPOSIT ONLY in addition to your signature and account number. Cash deposits to this account are not permitted.
  - **Withdrawals:** Withdrawals from this account are only permitted to be made via ACH electronic transfers or through use of your Investors Visa Debit Card; withdrawals via outgoing wire transfers or checks are not permitted.
  - **Transfers:** After the initial deposit, subsequent deposits and withdrawals to this account originated from Investors Transfer link through Investors Online Banking, are subject to an aggregate amount of \$250,000 for incoming and outgoing transfers combined per customer per rolling month.
- **Availability of Deposits:** Deposits made to this account by check will be available for withdrawal following the standard funds availability provisions contained in the Terms and Conditions for Your Personal Account document provided and made available to you when you opened this account. Deposits made to this account by ACH or incoming wire transfer will not be available for withdrawal for a period of one (1) business day.
- **Minimum Balance to Avoid Monthly Maintenance Fee:** There is a monthly maintenance fee

of \$10 on this account. This fee may be waived if one of the following requirements has been satisfied:

- You maintain a minimum monthly average balance of \$1,000.00 or more; OR
  - You have recurring ACH direct deposit(s) totaling \$500.00 or more per monthly statement cycle. Examples of recurring direct deposit include Payroll, Pension Benefits, or Social Security payments. ACH activity that does not represent these types of deposits do not qualify; OR
  - You make Mobile Check Deposit(s) totaling \$500 or more per monthly statement cycle; OR
  - You have 10 or more Point-of-Sale (POS) transactions per monthly statement cycle using your Investors Bank eAccess Debit Card linked to this account. For this purpose:
    - We count a transaction on the date that it is posted to your account. This date may be different from the date you authorized the transaction using your card, which means a transaction made during one monthly statement cycle may not be counted until a later statement cycle.
    - POS transactions include signature debit transactions and debit transactions that require the use of your Personal Identification Number (PIN); it does not include ATM withdrawals.
    - If the last day of your statement cycle falls on a Saturday, Sunday or legal holiday, your statement cycle will end on the immediately preceding business day.
  - Notwithstanding the above, the Monthly Maintenance Fee will be waived the first 32 days from the opening date of this eAccess Checking Account.
- **Free Non-Investors ATM Usage:** You can make unlimited ATM Withdrawals at an ATM not owned or operated by Investors Bank without any per-transaction fees assessed by Investors Bank. Fees may be charged by the ATM owner/ operator.
  - **ATM Surcharge Rebate:** Investors will reimburse the surcharge fee assessed to your eAccess Checking Account for ATM Withdrawals made at a non-Investors' ATM. Fee reimbursement will be limited to up to 5 transactions not to exceed \$15 per month.
  - **Overdrafts:** An Insufficient or Uncollected Funds fee as outlined in our "Service Charge Schedule for Personal Accounts" will be imposed when an overdraft is created, whether or not the item is paid.
  - **Account Statements:** You must enroll in Investors Bank Online Banking and E-Statements to receive an electronic periodic account statement. Paper statements will not be available for this account. If you maintain more than one eAccess Checking, or an eAccess Money Market Savings or eAccess Certificate of Deposit Account along with this eAccess Checking, your account statements will be combined into a single monthly statement reflecting transaction history for each account.

- Account Closure: Your account will be considered closed if the account has not been funded within 35 business days from opening; or after the balance in your account has been reduced to zero (\$0.00) for 35 consecutive business days.